

LEGAL DEFENSE BENEFIT



ABOUT THE LEGAL DEFENSE BENEFIT

The PEF membership Benefits Program (PEF MBP) provides the Legal Defense Benefit to active, dues-paying members of PEF, charged with a crime that was committed while working, during the course of employment in a PS&T unit position in cases where the member has pled not guilty and all charges are subject to final dismissal, or the member has been acquitted of all charges by a jury. No benefits will be paid where a judge has declared a mistrial. This benefit provides such members with a cash benefit to help defray the cost of legal fees and retainer agreements associated with the defense of the crime charged.

LEGAL DEFENSE FEATURES

The Legal Defense Benefit includes the following cash benefits:

- Up to a \$2,000 cash benefit when the most serious charge is a misdemeanor.
- Up to a \$5,000 cash benefit when the most serious charge is a felony.

The Legal Defense Benefit, provided by PEF MBP, will pay no more than \$200,000 aggregate per calendar year, to all beneficiaries of this benefit.

TO QUALIFY FOR THE BENEFIT

PEF members must meet the following conditions:

1. Must be an active, dues-paying PEF member:
 - at the time of the alleged incident
 - at the time of the arrest
 - at the time of the payment of the benefit
2. PEF members must also provide the following:
 - Proof of the arrest provided in the form of any, or all of the following: a copy of the ticket(s), criminal complaint(s), charge(s), or other supporting materials requested by PEF MBP.
 - Proof that you have paid and retained an attorney to represent you in the incident (i.e., copy of an attorney's

retainer agreement which includes the fees you will be charged for representation), along with proof of payment.

- Proof you were working at the time of the alleged incident. Documents may include, but are not limited to, copies of time sheets.
- Forms requested by the PEF Membership Benefits Program for payment of the benefit.

3. Proof that you have pled not guilty to all charges.

4. Proof that all charges you have either been subject to a final dismissal or a jury has acquitted you of all charges (i.e. a verdict of not guilty, has been entered). No benefits will be paid if a judge has declared a mistrial.

Consult with your tax advisor on the taxability of this benefit.

LEGAL BENEFIT TERMS & CONDITIONS

Special terms and conditions apply to this benefit. Visit pefmbp.com for details or contact PEF MBP at (518) 785-1900, ext. 243, opt. 2, or (800) 767-1840.

TO SUBMIT A CLAIM

1. Download and complete the Authorization form.
2. Download and complete the Legal Defense Application.
3. Email those forms, along with supporting documentation to PEF MBP at mbinsurance@pef.org, or
4. Print and mail your forms to:

PEF Membership Benefits Program

10 Airline Drive, Suite 101, Albany, NY 12205

PEF MBP New Address Effective April 2026:

40 British American Blvd., Airport Park, Latham, NY 12110



Learn more about the Legal Defense benefit, access an authorization form, and gain access to the legal defense application.



MEMBERSHIP
BENEFITS PROGRAM

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